

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE  
Group Art Unit 3694

In re

Patent Application of

Whitney Hilton Stewart, et al.

Serial No. 10/082,677

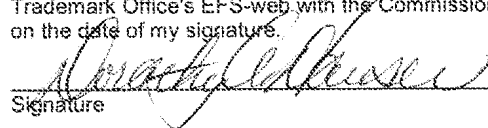
Confirmation No. 6623

Filed: February 25, 2002

Examiner: Hai Tran

"ELECTRONIC PAYMENT AND  
AUTHENTICATION SYSTEM WITH DEBIT  
AND IDENTIFICATION DATA  
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I, Dorothy A. Hauser, hereby certify that this correspondence is  
being filed electronically on the United States Patent and  
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on the date of my signature.

  
Signature

November 5, 2009  
Date of Signature

**AMENDMENT**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This Amendment responds to the non-final Office action mailed August 5, 2009 and is filed after the Examiner's Interview on October 28, 2009. The Amendment is filed within the three-month period for response. In the event Applicants have overlooked the need for an extension of time, please consider this a request for the same. Please charge any fee associated with this Amendment or credit any overpayment to Deposit Account 13-3080.

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 8 of this paper.